



*B*

*TFW*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of

Lars ANGELIN

Atty. Ref.: 3660-32; Confirmation No. 2868

Appl. No. 09/718,411

TC/A.U. 3621

Filed: November 24, 2000

Examiner: Reagan, James A.

For: A PAYMENT SYSTEM AND METHOD FOR USE IN AN ELECTRONIC COMMERCE  
SYSTEM

\* \* \* \* \*

February 3, 2006

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO EXAMINER'S REASONS FOR ALLOWANCE**

Applicants agree that the combination of features recited in each of the independent claims is patentable. To the extent that the Examiner's reasons for allowance are inconsistent with or add additional limitations to the claims, Applicants respectfully disagree because the claims define the invention.

Respectfully submitted,

**NIXON & VANDERHYE P.C.**

By: \_\_\_\_\_

John R. Lastova  
Reg. No. 33,149

JRL:sd  
901 North Glebe Road, 11th Floor  
Arlington, VA 22203-1808  
Telephone: (703) 816-4000  
Facsimile: (703) 816-4100